

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dawn Elaine DeMaine
Debtor

Case No. 20-00632-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 06, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2025:

Recip ID	Recipient Name and Address
db	Dawn Elaine DeMaine, 137 N Lombard St, Dallastown, PA 17313-1813
5304245	Dallastown Borough, 175 E Broad St, Dallastown, PA 17313-1839
5304247	Kevin McDonald, KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
5325894	+ Peter T. Ruth, Stock and Leader, 221 W. Philadelphia St., Suite E600, York, PA 17401-2991
5304252	York County Tax Bureau, 28 E Market St Rm 110, York, PA 17401-1587
5325895	+ York County Tax Claim Bureau, 28 E. Market St., York, PA 17401-1501

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 06 2025 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5322100	EDI: GMACFS.COM	May 06 2025 22:38:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
5304242	EDI: CAPITALONE.COM	May 06 2025 22:38:00	CAPITAL ONE BANK (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5317390	EDI: CAPITALONE.COM	May 06 2025 22:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5304243	EDI: JPMORGANCHASE	May 06 2025 22:38:00	Chase, PO Box 1423, Charlotte, NC 28201-1423
5304244	EDI: CITICORP	May 06 2025 22:38:00	Citi, PO Box 70166, Philadelphia, PA 19176-0166
5325432	EDI: CITICORP	May 06 2025 22:38:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5308211	EDI: DISCOVER	May 06 2025 22:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5304246	EDI: DISCOVERPL	May 06 2025 22:38:00	Discover Personal Loans, PO Box 6105, Carol Stream, IL 60197-6105
5315761	+ Email/Text: RASEBN@raslg.com	May 06 2025 18:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5304248	Email/Text: camanagement@mtb.com	May 06 2025 18:36:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203-1420
5309559	+ Email/Text: camanagement@mtb.com	May 06 2025 18:36:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5322763	EDI: Q3G.COM	May 06 2025 22:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5304250	EDI: WFNNB.COM		

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5304186	^	MEBN	May 06 2025 22:38:00	Sony Visa, PO Box 659813, San Antonio, TX 78265-9113
5304251		EDI: SYNC	May 06 2025 18:36:44	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5325895	+	Email/Text: smsauble@yorkcountypa.gov	May 06 2025 22:38:00	Synchrony Bank/Care Credit, PO Box 965033, Orlando, FL 32896-5033
			May 06 2025 18:36:00	York County Tax Claim Bureau, 28 E. Market St., York, PA 17401-1501

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John George Bergdoll, IV	on behalf of Debtor 1 Dawn Elaine DeMaine johngbesq@bergdolllawoffices.com g17691@notify.cincompass.com;bergdoll.johnb127477@notify.bestcase.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Dawn Elaine DeMaine

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5497

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00632-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn Elaine DeMaine

5/6/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.